

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Alexandria Division  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 09-18273-RGM  
**Chapter** 7

**In re:**

Janie Elizabeth Funkhouser  
aka Janie E. Funkhouser, aka Janie Funkhouser  
4390 King Street, Apt. 1603  
Alexandria, VA 22302

**SSN:** xxx-xx-3257    **EIN:** NA

**NOTICE OF REQUIREMENT TO FILE**  
**CERTIFICATION OF COMPLETION**  
**OF COURSE IN PERSONAL FINANCIAL MANAGEMENT**  
**(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)\* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: October 9, 2009

William C. Redden  
Clerk of Court

(ntcfmgt)

\*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).

# CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-18273

User: gibbsl  
Form ID: ntcfnmgt

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Total Noticed: 1

Date Rcvd: Oct 09, 2009

The following entities were noticed by first class mail on Oct 11, 2009.  
db +Janie Elizabeth Funkhouser, 4390 King Street, Apt. 1603, Alexandria, VA 22302-1553

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.